

Fill in this information to identify the case:

Debtor 1 Ruth A. Bendel

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 19-20257-CMB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

Court claim no. (if known): 11-1

Last 4 digits of any number you use to identify the debtor's account: 2273

Date of payment change: 11/1/2022

Must be at least 21 days after date of this notice

New total payment: \$421.54

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$197.48

New escrow payment: \$204.49

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Ruth A. Bendel

Print Name

Middle Name

Last Name

Case number (if known) 19-20257-CMB

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab

Signature

Date 09/20/2022

Print

Charles G. Wohlrab, Esq.

First Name

Middle Name

Last Name

Title

Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

130 Clinton Rd #202

Number Street

Fairfield NJ 7004

City

State

ZIP Code

Contact Phone

470-321-7112

Email

cwohlab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on 09/30/2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Ruth A. Bendel
581 River Ridge Road
McKeesport, PA 15133-2405

And via electronic mail to:

Anthony M. Moody
Moody Law Offices
90 WEST CHESTNUT STE 603
WASHINGTON, PA 15301-4524

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

By: /s/ Greg Jones



Shellpoint Mortgage Servicing
 Servicing
 PO Box 10826
 Greenville, SC 29603 0826
 For Inquiries: (800) 365-7107

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RUTH BENDEL
 581 RIVER RIDGE RD
 MCKEESPORT PA 15133

Analysis Date: September 08, 2022
 Loan: [REDACTED]
 Property Address:
 581 RIVER RIDGE RD
 MCKEESPORT, PA 15133

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Nov01, 2022	Prior Esc Pmt	November 01, 2021	Escrow Balance Calculation	
P & I Pmt:	\$217.05	\$217.05			P & I Pmt:	\$217.05	Due Date:	September 01, 2022
Escrow Pmt:	\$197.48	\$204.49			Escrow Pmt:	\$197.48	Escrow Balance:	\$1,154.09
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$394.96
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$414.53	\$421.54			Total Payment	\$414.53	Anticipated Escrow Balance:	\$1,549.05

Shortage/Overage Information		Effective Nov01, 2022
Upcoming Total Annual Bills	\$2,453.89	
Required Cushion	\$408.98	
Required Starting Balance	\$613.48	
Escrow Shortage	\$0.00	

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 408.98. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 408.98 or 1/6 of the anticipated payment from the account.							
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**** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Nov2021 to Oct 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	592.50	1,487.30
Nov 2021	197.48				*	789.98	1,487.30
Dec 2021	197.48	197.48				987.46	1,684.78
Jan 2022	197.48				*	1,184.94	1,684.78
Feb 2022	197.48	592.44			*	1,382.42	2,277.22
Feb 2022				154.36	* County Tax	1,382.42	2,122.86
Mar 2022	197.48		154.36		* County Tax	1,425.54	2,122.86
Apr 2022	197.48	394.96	973.00	1,002.00	* Hazard	650.02	1,515.82
May 2022	197.48				*	847.50	1,515.82
Jun 2022	197.48	197.48	402.19	402.19	Borough Tax	642.79	1,311.11
Jul 2022	197.48	394.96			*	840.27	1,706.07
Aug 2022	197.48				*	1,037.75	1,706.07
Aug 2022				895.34	* School Tax	1,037.75	810.73
Sep 2022	197.48		840.26		* School Tax	394.97	810.73
Oct 2022	197.48				*	592.45	810.73
					Anticipated Transactions	592.45	810.73
Oct 2022		394.96 ^P					1,205.69
	\$2,369.76	\$2,172.28	\$2,369.81	\$2,453.89			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: September 08, 2022
Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$0.00. This amount has been removed from the projected starting balance. Original \$2,272.50, Paid \$2,272.50, Remaining \$0.00.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,549.05	613.48
Nov 2022	204.49			1,753.54	817.97
Dec 2022	204.49			1,958.03	1,022.46
Jan 2023	204.49			2,162.52	1,226.95
Feb 2023	204.49			2,367.01	1,431.44
Mar 2023	204.49	154.36	County Tax	2,417.14	1,481.57
Apr 2023	204.49	1,002.00	Hazard	1,619.63	684.06
May 2023	204.49			1,824.12	888.55
Jun 2023	204.49	402.19	Borough Tax	1,626.42	690.85
Jul 2023	204.49			1,830.91	895.34
Aug 2023	204.49			2,035.40	1,099.83
Sep 2023	204.49	895.34	School Tax	1,344.55	408.98
Oct 2023	204.49			1,549.04	613.47
	\$2,453.88	\$2,453.89			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,549.05. Your starting balance (escrow balance required) according to this analysis should be \$613.48.

We anticipate the total of your coming year bills to be 2,453.89. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$204.49
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$204.49

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826

